

Certificate Number: 03088-MD-DE-030833713

Bankruptcy Case Number: 18-10322



03088-MD-DE-030833713

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 5, 2018, at 6:29 o'clock PM CDT, Michelle R Germany completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Maryland.

Date: April 5, 2018 By: /s/David Nungesser

Name: David Nungesser

Title: Counselor